

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In re:

TERRY DUBOIS

Case No. 19-24263

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marie-Ann Greenberg, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/23/2019.
- 2) The plan was confirmed on 05/27/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/22/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/01/2020, 11/02/2020, 11/08/2021.
- 5) The case was completed on 07/30/2024.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$11,201.00.
- 10) Amount of unsecured claims discharged without full payment: \$267,834.84.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$45,117.00
Less amount refunded to debtor	\$0.00

<b>NET RECEIPTS:</b>	<b>\$45,117.00</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$7,749.05
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,781.91
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$10,530.96</b>
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Attorney fees paid and disclosed by debtor:	\$2,500.00
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**Attorney Fees:**

Payee Name	Payee Type	Paid Outside	Paid Via Plan
GOLDMAN & BESLOW, LLC	Attorney Fee	\$2,500.00	\$7,749.05

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CITY OF NEWARK, DEPT. OF WATER	Secured	2,501.54	2,501.54	2,501.54	2,501.54	0.00
CREDIT ACCEPTANCE	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	2,194.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	400.00	NA	NA	0.00	0.00
DEBBIE B DUBOIS	Priority	0.00	NA	NA	0.00	0.00
EOS CCA	Unsecured	1,399.00	NA	NA	0.00	0.00
ESSEX COUNTY PROBATION DIVISION	Priority	0.00	NA	NA	0.00	0.00
ESSEX NEUROLOGICAL ASSOCIATES	Unsecured	468.66	NA	NA	0.00	0.00
FAIR COLLECTIONS & OUTSOURCING	Unsecured	1,727.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	1,195.00	1,195.54	1,195.54	0.22	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	538.00	538.10	538.10	0.10	0.00
JERSEY CENTRAL FCU	Unsecured	9,006.00	NA	NA	0.00	0.00
JERSEY CENTRAL FEDERAL CREDIT	Unsecured	NA	7,947.71	7,947.71	1.45	0.00
JERSEY CENTRAL FEDERAL CREDIT	Secured	6,100.00	6,100.00	6,100.00	6,100.00	0.00
KATARZYNA & PIERRE NICHOLAS	Unsecured	0.00	NA	NA	0.00	0.00
LOCAL 819 FEDERAL CREDIT UNION	Unsecured	13,211.91	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	766.00	789.95	789.95	0.14	0.00
MERCEDES-BENZ FINANCIAL SERVICES	Unsecured	19,553.55	20,769.21	20,769.21	3.78	0.00
MERCEDES-BENZ FINANCIAL SERVICES	Secured	20,531.44	20,531.44	20,531.44	20,531.44	0.00
MIDFIRST BANK	Secured	NA	250.00	250.00	250.00	0.00
MIDFIRST BANK	Secured	0.00	0.00	0.00	0.00	0.00
MTA BRIDGES & TUNNELS	Unsecured	129.00	NA	NA	0.00	0.00
NEW JERSEY TURNPIKE AUTHORITY	Unsecured	NA	204,379.19	204,379.19	37.19	0.00
NEW YORK STATE DEPARTMENT OF	Unsecured	500.00	11.84	11.84	0.00	0.00
NEW YORK STATE DEPARTMENT OF	Priority	NA	605.38	605.38	605.38	0.00
NEW YORK STATE THRUWAY AUTHORITY	Unsecured	0.00	199.65	199.65	0.04	0.00
PENDRICK CAPITAL PARTNERS, LLC	Unsecured	NA	206.43	206.43	0.04	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SOUTHWEST CREDIT SYSTEMS	Unsecured	1,419.00	NA	NA	0.00	0.00
UNITED STATES TREASURY/IRS	Priority	4,554.70	4,554.70	4,554.70	4,554.70	0.00
UNITED STATES TREASURY/IRS	Unsecured	NA	115.63	115.63	0.02	0.00
VANCE & HUFFMAN LLC	Unsecured	1,770.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$250.00	\$250.00	\$0.00
Debt Secured by Vehicle	\$20,531.44	\$20,531.44	\$0.00
All Other Secured	\$8,601.54	\$8,601.54	\$0.00
<b>TOTAL SECURED:</b>	<b>\$29,382.98</b>	<b>\$29,382.98</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,160.08	\$5,160.08	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$5,160.08</b>	<b>\$5,160.08</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$236,153.25</b>	<b>\$42.98</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$10,530.96</u>
Disbursements to Creditors	<u>\$34,586.04</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$45,117.00</u></b>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/04/2024

By: /s/ Marie-Ann Greenberg

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.